

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

<b>In re: Robyn Bounds</b>	)	
	)	<b>Case No. 10-43909</b>
	)	
	)	<b>Chapter 13</b>
<b>Debtor</b>	)	
	)	<b>Confirmation Hearing</b>
	)	<b>9:00 Courtroom 5 North</b>
	)	<b>September 16, 2010</b>
	)	<b>Judge Schermer</b>
	)	

**FIRST AMENDED CHAPTER 13 PLAN**

**PAYMENTS.** Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

**\$370.00.00 per month for the first two months and thereafter \$148.00 for the next 46 months.**

**In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:**

**(1) Debtor shall send any tax refund received during the plan to the Trustee; however, debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain from such refunds the lesser of the sum of two monthly plan payments or \$600 from such tax refunds, each year, for necessities. (2) Fifty percent of any distribution paid or payable to the debtor from debtor's pension plan or as an employee bonus. (3) Additional lump sum(s) consisting of \_\_\_\_\_, if any, to be paid to the Trustee.**

**A minimum of 0% will be paid to non-priority unsecured creditors.**

**DISBURSEMENTS.** Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below:

**1. Trustee and Court Fees. Pay Trustee a percent of all disbursements as allowed by law [and pay filing fee in the amount of \$274.00]**

2. Executory Contract/Lease Arrearages. Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
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3. Pay sub-paragraphs concurrently:

(A) Post-petition real property lease payments. Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(B) Post-petition personal property lease payments. Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence ) Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph \_\_\_\_ below.

CREDITOR NAME	MONTHLY PAYMENT
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Sallie Mae (student loan)	\$85.00
(account number 99059673282000120060616)	

Sallie Mae (student loan)	\$30.00
(account number 99059673282000220070110)	

(D) Post-petition mortgage payments on Debtor's residence. Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
Vanderbilt Mortgage	\$215.00	Debtor
(Mobile home payment)		

(E) DSO Claims in equal installments. Pay the following pre-petition domestic support obligation arrears in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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No pre-petition claims

4. Attorney Fees. Pay Debtor's attorney \$2,000 (\$2000- \$0 already paid) in equal monthly payments over 18 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) Pre-petition arrears on secured claims paid in paragraph 3. Pay arrearage on debt secured by liens on real property in equal monthly installments over the period and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
none			

(B) Secured claims to be paid in full. The following claims shall be paid in full in equal monthly payments over the period set forth below with 6.34% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
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(C) Secured claims subject to modification. Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 6.34% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 7(A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PER.	TOTAL
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(D) Co-debtor guaranteed debt paid in equal monthly installments. The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INT. RATE
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6. Pay \$300 of debtor's attorney's fees and any additional attorney fees allowed by the Court .

7. Pay sub-paragraphs concurrently:

(A) Unsecured Co-debtor guaranteed claims. The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) Assigned DSO Claims. Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid directly by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
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8. Priority Claims. Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME

TOTAL AMOUNT DUE

none

9. Pay the following sub-paragraphs concurrently:

(A) General Unsecured Claims. Pay non-priority, unsecured creditors. Estimated total owed: \$39,675.00. Estimated amount available \$0. Estimated repayment in Chapter 7: \$0.00. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.

(B) Surrender of Collateral. Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR

COLLATERAL

MO Valley Fed. CU

2005 Chevrolet Malibu

(C) Rejected Executory Contracts/Leases. Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR

CONTRACT/LEASE

10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

**CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR.**

**DATE:** /s/ 8/12/10

**DEBTOR:** /s/ Robyn Bounds

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
ST. LOUIS DIVISION**

IN RE: **Robyn Bounds**CASE NO. **10-43909**CHAPTER **13**

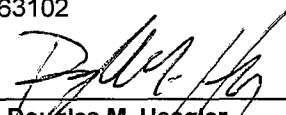
**Certificate of Service**

**ERTIFICATE OF SERVICE**

I certify that a copy of the attached second amended plan was sent by electronic notice or mailed postage pre-paid on or before August 20, 2010 to the following parties:

Office of the US Trustee, 111 S 10th St., 6th Fl, St. Louis, MO 63102

Date: 8/20/10

  
**Douglas M. Heagler**  
Attorney for the Debtor(s)

ACCOUNT RESOLUTION COR  
xxx8202  
17600 CHESTERFIELD AIRPO  
CHESTERFIELD, MO 63005

Direct TV  
xxxx  
P.O. Box 78626  
Phoenix, AZ 85062

FIRSTSOURCE FIN SOLUTI  
xxx5120  
7650 MAGNA DR  
BELLEVILLE, IL 62223

ALLIED INTERSTATE INC  
xxxxx7401  
435 FORD RD STE 800  
MINNEAPOLIS, MN 55426

Dr. Robert Bradshaw  
xxxx  
Ste 130, 107 Piper Hill D  
Saint Peters, MO 63376

IRS  
Insolvency  
P.O. Box 66778  
Stop 5334STL  
St. Louis, MO 63166

American Medical Collections Agency  
xxxx  
P.O. Box 1235  
Elmsford, NY 10523

FIRSTSOURCE FIN SOLUTI  
xxx6662  
7650 MAGNA DR  
BELLEVILLE, IL 62223

KOHL'S/CHASE  
xxxxxxxxx5852  
N56 W 17000 RIDGEWOOD DR  
MENOMONEE FALLS, WI 53051

Centurytel Phone  
xxxx  
Attn: Billing  
P.O. box 4300  
Carol Stream, IL 60197

FIRSTSOURCE FIN SOLUTI  
xxx8997  
7650 MAGNA DR  
BELLEVILLE, IL 62223

LVNV FUNDING LLC  
xxxxxxxxxxxxx5316  
PO BOX 740281  
HOUSTON, TX 77274

Cuivre River Electric Coop  
xxxx  
1112 Cherry St.  
Troy, MO 63379

FIRSTSOURCE FIN SOLUTI  
xxx6642  
7650 MAGNA DR  
BELLEVILLE, IL 62223

Mercy  
xxxx  
Sisters of Mercy Health  
P.O. Box 6424  
Chesterfield, MO 63006

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
ST. LOUIS DIVISION**

IN RE: **Robyn Bounds**CASE NO. **10-43909**CHAPTER **13****Certificate of Service**

(Continuation Sheet #1)

Mercy Health Plans  
xxxx  
14528 South Outer 40 Rd.  
Chesterfield, MO 63017

SALLIE MAE  
xxxxxxxxxxxxxxxxxxxx0110  
PO BOX 9500  
WILKES-BARRE, PA 18773

Mercy Medical Group  
xxxx  
615 S. New Ballas Road  
Saint Louis, MO 63141

SALLIE MAE  
xxxxxxxxxxxxxxxxxxxx0920  
PO BOX 9500  
WILKES-BARRE, PA 18773

Missouri Department of Revenue  
Bankruptcy Unit  
P.O. Box 475  
301 W. High Street  
Jefferson City, MO 65105-0475

Sprint PCS  
xxxx  
P.O. Box 2200  
Bedford Park, IL

MO VALLEY  
xxxxxxxxxxxx1806  
7900 MEXICO RD.  
ST. PETERS, MO 63376

SSM  
Patient Accounts  
1015 Corporate Square Drive  
St. Louis, MO 63132

Quest Diagnostics  
xxxx  
P.O. Box 740698  
Cincinnati, OH 45274

US Bank  
xxxx  
P.O. Box 5227  
Cincinnati, OH 45201

Saint charles clinic medical group  
xxxx  
2850 West Clay  
Saint Charles, MO 63301

VANDERBILT MORTGAGE  
xx7163  
PO BOX 15170  
KNOXVILLE, TN 37901

SALLIE MAE  
xxxxxxxxxxxxxxxxxxxx0616  
PO BOX 9500  
WILKES-BARRE, PA 18773

Waste Management  
xxxx  
7320 Hall Street  
Saint Louis, MO 63147